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United States Bankruptcy Court Northern District of Illinois			Voluntar	y Petition	
Name of Debtor (if individual, enter Last, First, Mull, Brian Keith	Middle):	Name of Joi	nt Debtor (Spouse) (Last, Firs	st, Middle):	
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names): None	years		ames used by the Joint Debtorried, maiden, and trade name	•	s
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all): 6196	er I.D. (ITIN) No./Complete		its of Soc. Sec. or Individual- one, state all):	Taxpayer I.D. (IT	IN) No./Complete EIN
Street Address of Debtor (No. and Street, City, a 38855 N. Drexel Blvd	and State)	Street Addre	ess of Joint Debtor (No. and S	treet, City, and St	ate
Antioch, IL	ZIPCODE 60002				ZIPCODE
County of Residence or of the Principal Place of Lake	Business:	County of R	esidence or of the Principal P	lace of Business:	
Mailing Address of Debtor (if different from stre	et address):	Mailing Add	lress of Joint Debtor (if differ	ent from street ad	dress):
	ZIPCODE				ZIPCODE
Location of Principal Assets of Business Debtor	(if different from street address	ss above):			ZIPCODE
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one b Full Filing Fee attached Filing Fee to be paid in installments (Applica signed application for the court's consideratic to pay fee except in installments. Rule 10066 Filing Fee waiver requested (applicable to chattach signed application for the court's consideratic consideration for the court's consi	able to individuals only) Muson certifying that the debtor is (b). See Official Form No. 3A apter 7 individuals only). Mu	ntity licable) organization nited States enue Code) Chec I Chec unable A. Chec ast attach unable A. Chec State A. Chec A. Chec A. Chec A. Chec A. Chec A. Chec Chec A. Chec A. Chec Chec A. Chec Chec	the Petitio The Petitio Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Nat Chapter 11 Stories are primarily of incurred individual primarily personal, family, or purpose." Chapter 11 Debtor is a small business as chapter is not a small business	U.S.C. by an for a household Debtors lefined in 11 U.S.4 as defined in 11 U.S.4 as defined del are less than \$2,19 petition. solicited prepetition	one box) Petition for of a Foreign ding Petition for of a Foreign dreceding Debts are primarily business debts C. § 101(51D) J.S.C. § 101(51D) Debts (excluding debts 20,000) On from one or
Statistical/Administrative Information Debtor estimates that funds will be available for dist	ribution to unsecured creditors.				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is edistribution to unsecured creditors.	excluded and administrative expen	ises paid, there will b	be no funds available for		
Estimated Number of Creditors 1-49 50-99 100-199 200-999	1000- 5000 5,001- 10,000	10,001- 25,000	25,001- 50,000 50,001- 100,000	Over 100,000	
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1 million	\$1,000,001 \$10,000,00 to \$10 to \$50 million million	01 \$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion	More than \$1 billion	
Estimated Liabilities \$0 to \$50,001 to \$100,001 to \$500,001 \$100,000 to \$1 million	\$1,000,001 \$10,000,00 to \$10 to \$50 million million	01 \$50,000,001 to \$100 million	\$100,000,001 \$500,000,001 to \$500 to \$1 billion million	More than \$1 billion	

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B1 (Official Case 08109564 Doc 1 Filed 04/18/08 Entered 04/18/08 12:47:31 Desc Main Page 2					
	Voluntary Petition (This page must be completed and filed in every case) Document Page 2 of 41 Name of Debtor(s): Brian Keith Mull				
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)					
Location Where Filed:	NONE	Case Number:	Date Filed:		
Location Where Filed:	N.A.	Case Number:	Date Filed:		
	nkruptcy Case Filed by any Spouse, Partner	•			
Name of Debtor:	NONE	Case Number:	Date Filed:		
District:		Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).					
Exhibit A is	s attached and made a part of this petition.	X /s/ David P. Leibowitz Signature of Attorney for Debtor(s)	April 18, 2008 Date		
l _	Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No				
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.					
Information Regarding the Debtor - Venue					
(Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.					
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United Sates in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)					
(Name of landlord that obtained judgment)					
	(Address	of landlord)			

Case 08-09564 Doc 1	Filed 04/18/08		red 04/18/08 12:47:31	Desc Main
B1 (Official Form 1) (1/08)	Document		3 01 41	Page 3
Voluntary Petition (This page must be completed and filed in ev			f Debtor(s): Keith Mull	
(1 ms page must be completed and filed in ev		natures	Kelti iviuli	
Standards of Dobton(s) (Individ		T	Signature of a Foreign I	
Signature(s) of Debtor(s) (Individual Labelers under possible of positive that the information	ŕ		Signature of a Foreign F	Cepresentauve
I declare under penalty of perjury that the information is true and correct.				
[If petitioner is an individual whose debts are primari has chosen to file under chapter 7] I am aware that I r			e under penalty of perjury that the info	
chapter 7, 11, 12, or 13 of title 11, United States Code	de, understand the relief		nd correct, that I am the foreign represing, and that I am authorized to file thi	
available under each such chapter, and choose to proc [If no attorney represents me and no bankruptcy petit	tion preparer signs the	(Check o	only one box.)	•
petition] I have obtained and read the notice required	i by 11 Û.S.C. § 342(b).	(000	my one con,	
I request relief in accordance with the chapter of title Code, specified in this petition.	: 11, United States		I request relief in accordance with chap Code. Certified copies of the documents attached.	
			Pursuant to 11 U.S.C.\\$ 1511, I request rel title 11 specified in this petition. A c recognition of the foreign main proceeding	certified copy of the order granting
f X /s/ Brian Keith Mull	!		recognition of the foreign main processing	; is ditacticu.
Signature of Debtor		X		
X		(Sig	gnature of Foreign Representative)	
Signature of Joint Debtor				
	!	(Pri	inted Name of Foreign Representative	<u> </u>
Telephone Number (If not represented by attorney	y)		<u> </u>	,
April 18, 2008				
Date		(D	Pate)	
Signature of Attorney*				
X /s/ David P. Leibowitz	1	5	Signature of Non-Attorney P	etition Preparer
Signature of Attorney for Debtor(s)			e under penalty of perjury that: 1) I an	
DAVID P. LEIBOWITZ 1612271		and hav	ed in 11 U.S.C. § 110, 2) I prepared to be provided the debtor with a copy of the	his document and the notices
Printed Name of Attorney for Debtor(s)	!	and info	ormation required under 11 U.S.C. § 1 es or guidelines have been promulgate	10(b), 110(h), and 342(b); and,
Leibowitz Law Center Firm Name		setting a	a maximum fee for services chargeable	e by bankruptcy petition
Leibowitz Law Center	!	preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as		
Address		required	l in that section. Official Form 19 is a	uttached.
_420 W. Clayton St.€€Waukegan, IL 6008	<u>35</u>	l		
_847.249.9100 dpl@lakelaw.com	1	Printed	Name and title, if any, of Bankruptcy	Petition Preparer
	-mail	Social (Security Number (If the bankruptcy pe	atition preparer is not an individual
April 18, 2008		state the	e Social Security number of the office	er, principal, responsible person or
Date *In a case in which § 707(b)(4)(D) applies, this signate		partner	of the bankruptcy petition preparer.) ((Required by 11 U.S.C. § 110.)
certification that the attorney has no knowledge after a information in the schedules is incorrect.	in inquiry that the	Addres	28	
Signature of Debtor (Corporation/P	Partnarchin)	-		
I declare under penalty of perjury that the information is true and correct, and that I have been authorized to behalf of the debtor.	on provided in this petition	n X		
The debtor requests relief in accordance with the cha	apter of title 11,	Date		
United States Code, specified in this petition.	!		ture of bankruptcy petition preparer o	
X		•	n, or partner whose Social Security nu	*
Signature of Authorized Individual		assiste	s and Social Security numbers of all o ed in preparing this document unless the individual:	
Printed Name of Authorized Individual			re than one person prepared this docun rming to the appropriate official form	
Title of Authorized Individual	!	A bank	ruptcy petition preparer's failure to comply	with the provisions of title 11
Date		and the	e Federal Rules of Bankruptcy Procedure m	ay result in fines or

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Brian Keith Mull	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) – Cont.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
 □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Brian Keith Mull BRIAN KEITH MULL
Date: April 18, 2008

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

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Debtor

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In re	Brian Keith Mull		Case No	

SCHEDULE A - REAL PROPERTY

Desc Main

(If known)

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C – Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	Tota	ıl	0.00	

(Report also on Summary of Schedules.)

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In re	Brian Keith Mull	Case N
III I C _	Brian Rollin Wall	Case 1

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash Debtor's person		100.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking and savings Great Lakes Credit Union North Chicago, IL		3,000.00
Security deposits with public utilities, telephone companies, landlords, and others.	Χ			
Household goods and furnishings, including audio, video, and computer equipment.		Living room,dining room,bedroom 38855 N. Drexel Blvd. Antioch, IL. 60002		2,000.00
 Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	Χ			
6. Wearing apparel.		Jeans, t-shirts,dress clothes,shoes, etc 38855 N. Drexel Blvd. Antioch, IL. 60002		1,500.00
7. Furs and jewelry.	Х			
8. Firearms and sports, photographic, and other hobby equipment.	Х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurances - Stone Bridge \$75,000 death benefit Debtor's residence		0.00

In re	Brian Keith Mull	

Case No.			
Case 110.			

Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY		DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
		Term Life Insurance Policy - Stone Bridge - \$10,000 benefit Debtor's residence		0.00
10. Annuities. Itemize and name each issuer. 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16. Accounts receivable.	Х			
 Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars. 	Х			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	Х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
 Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust. 	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	Х			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

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In re	Brian Keith Mull	Case No	
	Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Chevrolet Trail Blazer 38855 N. Drexel Blvd. Antioch, IL. 60002 (See Schedule G)		0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Desk and chair 38855 N. Drexel Blvd. Antioch, IL. 60002		400.00
		Personal computer Debtor's residence		300.00
29. Machinery, fixtures, equipment, and supplies used in business.	Х			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

continuation sheets attached

Total

7,300.00

In re Brian Keith Mull		Case No.	
	Debtor	(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to	which	debtor is	s entitled	under:
(Check one boy)				

(Ch	eck one box)		
П	11 II S C 8 522(b)(2)		

Ш	11 U.S.C. § 522(b)(2)	
◩	11 U.S.C. § 522(b)(3)	

Check if debtor claims a homestead exemption that exceeds
\$136.875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Jeans, t-shirts,dress clothes,shoes, etc	735 I.L.C.S 5§12-1001(a)	1,500.00	1,500.00
Checking and savings	735 I.L.C.S 5§12-1001(b)	3,000.00	3,000.00
Desk and chair	735 I.L.C.S 5§12-1001(b)	400.00	400.00
Cash	735 I.L.C.S 5§12-1001(b)	100.00	100.00
Personal computer	735 I.L.C.S 5§12-1001(b)	300.00	300.00

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B6D (Official Form 6D) (12/07)

In re _	Brian Keith Mull	······································	Case No	
	Debtor		(If known	1)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\boxed{\mathbf{V}}$ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.								
]							
	<u>L</u>		VALUE\$	<u> </u>		H	Φ 0.00	Φ 000
continuation sheets attached			(Total o	Sub of thi	tota is pa	ı≯ ige)	\$ 0.00	\$ 0.00
			(Use only o	n la	l'otal st pa	ı≽ ige)	\$ 0.00	\$ 0.00

(Report also on

(If applicable, report Summary of Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re_	Brian Keith Mull	Case No
	Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheet	s)
Domestic Support Obligations	

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

	Extensions	of	credit	in	an	involuntary case	
--	------------	----	--------	----	----	------------------	--

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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Brian Keith Mull	, Case No.
Debtor	(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fishern	nan, against the debtor, as provided in 11 U.S.C. § 50/(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or re	ental of property or services for personal, family, or household use,
that were not delivered or provided. 11 U.S.C. § 507(a)(7).	
☐ Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local govern	nmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Instit	cution
Claims based on commitments to the FDIC, RTC, Director of the Office of T	Chrift Supervision, Comptroller of the Currency, or Board of
Governors of the Federal Reserve System, or their predecessors or successors, to U.S.C. § 507 (a)(9).	
U.S.C. § 307 (a)(7).	
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated	
Claims for death or personal injury resulting from the operation of a motor valcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2010, and every three years the	reafter with respect to access commoned on or after the date of
adjustment.	realier with respect to cases confinenced on or after the date of

0

_ continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re _	Brian Keith Mull	Case No.
	Dobton	(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6781 Bank of America Po Box 17220 Baltimore, MD 21297			Incurred: 1998 Consideration: Credit card debt				20,820.42
ACCOUNT NO. 9571 Bank of America Po Box 17322 Baltimore, MD 21297			Incurred: 1998 Consideration: Credit card debt				19,678.52
ACCOUNT NO. 9694 Capital One Po Box 105131 Atlanta, GA 30348			Incurred: 2006 Consideration: Credit card debt				15,520.75
ACCOUNT NO. 9900 Capital One Po Box 5294 Carol Stream, IL 60197			Incurred: 2003 Consideration: Credit card debt				24,401.65
continuation sheets attached	!			Subt	otal otal		\$ 80,421.34 \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Keith Mull	,	Case No	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3355 Chase Po Box 15153 Wilmington, DE 19886			Incurred: 2000 Consideration: Credit card debt				29,088.62
ACCOUNT NO. 6714 Chase Po Box 15153 Wilmington, DE 19886			Incurred: 1996 Consideration: Credit card debt				19,326.36
ACCOUNT NO. 4416 Chase Po Box 15292 Wilmington, DE 19886			Incurred: 1999 Consideration: Credit card debt				1,068.72
ACCOUNT NO. 9994 Citi Card Processing center Des Moines, IA 50363			Incurred: 1994 Consideration: Credit card debt				18,099.00
ACCOUNT NO. 4747 Discover Po Box 15251 Wilmington, DE 19886			Incurred: 1995 Consideration: Credit card debt				7,773.00
Sheet no. 1 of 2 continuation sheets at to Schedule of Creditors Holding Unsecured	tached			Sub	tota	l >	\$ 75,355.70

Nonpriority Claims

Total ➤ \$

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In re _	Brian Keith Mull	,	Case No	
		Debtor		(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT ORCOMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Lease is current				
GMAC Financial Services							0.00
ACCOUNT NO.						Н	
ACCOUNT NO.							
ACCOUNT NO.						П	
ACCOUNT NO.						П	

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

\$ 155,777.04

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In re	Brian Keith Mull	Case No.	
	Debtor		(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
om Robinson	Lease Expires Feb 09

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In re	Brian Keith Mull	_ Case No.	
	Debtor		(if known)

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

V	Check this	box if	debtor ha	s no c	odebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital

Employment:

None

Status:

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RELATIONSHIP(S): No dependents

DEBTOR

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DEPENDENTS OF DEBTOR AND SPOUSE

AGE(S):

SPOUSE

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Brian Keith Mull In re Case Debtor (if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Employment.	DEBTOR		31	OOSE		
Occupation	Mortgage Loan Officer					
Name of Employer	Countrywide					
How long employed	0 yrs, 2 mos					
Address of Employer	895 E. Grand Ave		1	V.A.		
	Lake Villa, IL 60046					
NCOME: (Estimate of aver	age or projected monthly income at time case filed)		DEF	BTOR	SPC	USE
. Monthly gross wages, sa			\$	0.00	\$	N.A.
(Prorate if not paid mo			Ψ			
. Estimated monthly overt	ime		\$	0.00	\$	N.A.
SUBTOTAL			\$	0.00	\$	N.A.
. LESS PAYROLL DEDU	CTIONS					
D 11. 1			\$	0.00	\$	N.A.
a. Payroll taxes and sob. Insurance	cial security		\$	0.00	\$	N.A.
c. Union Dues			\$	0.00	\$	N.A.
d. Other (Specify:)	\$	0.00	\$	N.A.
(-1 · · ·) · <u> </u>						
. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$	0.00	\$	N.A.
TOTAL NET MONTHL	Y TAKE HOME PAY		\$	0.00	\$	N.A.
. Regular income from op	eration of business or profession or farm		\$	0.00	\$	N.A.
(Attach detailed statement	nt)					
. Income from real proper	ty		\$	0.00	\$	N.A.
. Interest and dividends			\$	0.00	\$	N.A
0. Alimony, maintenance	e or support payments payable to the debtor for the		Ф	0.00	Φ.	N. A
debtor's use or that of de	pendents listed above.		\$	0.00	\$	N.A
1. Social security or other	government assistance		\$	0.00	\$	N.A.
(Specify)			Ψ	0.00	Ψ	
2. Pension or retirement in	ncome		\$	0.00	\$	N.A.
3. Other monthly income			\$	0.00	\$	
(Specify)			\$	0.00	\$	N.A.
	7. THEOLICH 12		Φ.			
4. SUBTOTAL OF LINES			\$	0.00	\$	N.A.
5. AVERAGE MONTHLY	Y INCOME (Add amounts shown on Lines 6 and 14)		\$	0.00	\$	N.A.
	E MONTHLY INCOME (Combine column totals			\$	0.00	
from line 15)		(Report also on Son Statistical Sum				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re Brian Keith Mull Case No	
Debtor Case No	nown)
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDU	AL DEBTOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a slabeled "Spouse."	separate schedule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$1,650.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$80.00
b. Water and sewer	\$0.00
c. Telephone	\$125.00
d. Other Nicor gas comcast	\$250.00
3. Home maintenance (repairs and upkeep)	\$300.00
4. Food	\$600.00
5. Clothing	\$300.00
6. Laundry and dry cleaning	\$75.00
7. Medical and dental expenses	\$0.00
B. Transportation (not including car payments)	\$400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$600.00
10.Charitable contributions	\$0.00
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0.00
b. Life	\$0.00
c. Health	\$0.00
d.Auto	\$120.00
e. Other	\$0.00
12.Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$497.00
b. Other	\$0.00
c. Other	\$0.00
14. Alimony, maintenance, and support paid to others	\$0.00
15. Payments for support of additional dependents not living at your home	\$0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$300.00
17 Othor	Φ 000

5,297.00

0.00 5,297.00

-5,297.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

a. Average monthly income from Line 15 of Schedule I

b. Average monthly expenses from Line 18 above

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None

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	n re Brian Keith Mull		_		
		Debtor			
				Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE ATTACHED (YES/NO) NO. OF SHEETS ASSETS LIABILITIES OTHER						
NAME OF SCHEDULE A – Real Property	(YES/NO) YES	1	\$	0.00	AABILITIES	OTHER
B – Personal Property	YES	3	\$	7,300.00		
C – Property Claimed as exempt	YES	1				
D – Creditors Holding Secured Claims	YES	1			\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2			\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3			\$ 155,777.04	
G - Executory Contracts and Unexpired Leases	YES	1				
H - Codebtors	YES	1				
I - Current Income of Individual Debtor(s)	YES	1				\$ 0.00
J - Current Expenditures of Individual Debtors(s)	YES	1				\$ 5,297.00
тот	FAL	15	\$	7,300.00	\$ 155,777.04	

Official Suppose States Description Od/18/08 Entered 04/18/08 12:47:31 Desc Main United States Barra product Court Northern District of Illinois

In re	Brian Keith Mull	Case No.	
	Debtor		
		Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 5,297.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 1,167.08

State the Following:

State the Following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 155,777.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 155,777.04

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Brian Keith Mull

In re

Debtor

Case No. ___ (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATIO	ON UNDER PENALTY OF PERJURY	BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that are true and correct to the best of my knowledge	I have read the foregoing summary and e, information, and belief.	schedules, consisting of sheets, and that they
_{Date} April 18, 2008	Signatura	/s/ Brian Keith Mull
Date	Signature.	Debtor:
Date	Signature:	Not Applicable
Date	Signature.	(Joint Debtor, if any)
		t case, both spouses must sign.]
		PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor with a 110(h) and 342(b); and, (3) if rules or guidelines h	copy of this document and the notices a ave been promulgated pursuant to 11 U. debtor notice of the maximum amount b	ned in 11 U.S.C. § 110; (2) I prepared this document for nd information required under 11 U.S.C. §§ 110(b), S.C. § 110 setting a maximum fee for services chargeable efore preparing any document for filing for a debtor or
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer		ial Security No. 1 by 11 U.S.C. § 110.)
1 7 1	te the name, title (if any), address, and social sec	curity number of the officer, principal, responsible person, or partner
Address X Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all other individuals v	who prepared or assisted in preparing this docum	nent, unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach add	itional signed sheets conforming to the appropri	ate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provi- 18 U.S.C. § 156.	sions of title 11 and the Federal Rules of Bankruptc	y Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENAL	TY OF PERJURY ON BEHALF OF	A CORPORATION OR PARTNERSHIP
I, the or an authorized agent of the partnership] of the in this case, declare under penalty of perjury that I shown on summary page plus 1), and that they are t	have read the foregoing summary and so	chedules, consisting ofsheets (total
Date	Signature:	
	[D.::-	at or type name of individual signing on behalf of debtor.]
[An individual signing on behalf	of a partnership or corporation must indicate	

Case 08-09564 B7 (Official Form 7) (12/07)

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Northern District of Illinois

In Re Brian Keith Mull Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT		SOURCE
2008	825.	Loan Officer	
2007	22053.00	Loan officer	
2006	48767.00	Loan officer	

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

200820070.00

None

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL PAYMENTS PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT AMOUNT STILL AND RELATIONSHIP TO DEBTOR PAYMENTS PAID OWING

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None

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c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and Receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

David P. Leibowitz Leibowitz Law Center 420 W. Clayton Street Waukegan, IL 60085 March 10, 2008 Payor: \$2700 plus costs

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Barbara Mull (ex-wife) 1917 Lawson Blvd Gurnee, IL 60031 Relationship: ex-wife Nov 13, 2006

Quit Claim deed in furtherance of divorce March24, 2008 (refinance at \$204,000 - house appraised at \$212,000)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None

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NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR
DESCRIPTION AND
VALUE OF PROPERTY OR
DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

5152 Portage Ln Brian Mull 10/25/2006 to 1/31/2008

Gurnee, IL 60031

1917 Lawson Blvd Brian Mull 01/01/1995 to 10/25/2006

Gurnee, IL 60031

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN **ADDRESS**

NATURE OF BUSINESS BEGINNING AND

ENDING DATES

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

ADDRESS

[Questions 19 - 25 are not applicable to this case]

* * * * * *

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	[If completed by an individual or individual and spouse]					
	I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date _	April 18, 2008 S	Signature	/s/ Brian Keith Mull			
		of Debtor	BRIAN KEITH MULL			
	Penalty for making a false statement: Find	O continuation sheets	attached mprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571			
compens rules or	cclare under penalty of perjury that: (1) I am a bank sation and have provided the debtor with a copy of this guidelines have been promulgated pursuant to 11 U.S wen the debtor notice of the maximum amount before pr	cruptcy petition prepare document and the notice S.C. § 110 setting a max	BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) as defined in 11 U.S.C. § 110; (2) I prepared this document for es and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if imum fee for services chargeable by bankruptcy petition preparers, I or filing for a debtor or accepting any fee from the debtor, as required			
If the ban	or Typed Name and Title, if any, of Bankruptcy Petitio akruptcy petition preparer is not an individual, state the nam who signs this document.	•	Social Security No. (Required by 11 U.S.C. § 110(c).) A social security number of the officer, principal, responsible person, or			
Address						
X	of Pankruntay Patition Desagges		Dota			
Signatui	re of Bankruptcy Petition Preparer		Date			
	and Social Security numbers of all other individuals wh dividual:	no prepared or assisted in	preparing this document unless the bankruptcy petition preparer is			
If more	than one person prepared this document, attach addition	nal signed sheets conform	ning to the appropriate Official Form for each person.			

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

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Form B8 (Officia Carse) 08-09564 Doc 1 Filed 04/18/08 Entered 04/18/08 12:47:31 Desc Main Document Page 34 of 41 UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Brian Keith Mull		, Case No.			
	Debtor		Chapter	:7	
СН	APTER 7 INDIVIDUA	L DEBTOR'S STATEM	IENT OF INTE	NTION	
I have filed a schedule	of executory contracts and	ch includes debts secured by unexpired leases which incluperty of the estate which secured by	des personal proper	ty subject to an unex	pired lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE					
		1			
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					
	1	ı	1		
Date: April 18, 2008	/s/ B	rian Keith Mull			
	Sign	ature of Debtor Bl	rian Keith Mull		

Bankruptcy2008 @1991-2008, New Hope Software, Inc., ver. 4.4.2-714 - 30931 - PDF-XChange 2.5 DE

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

have provided the debtor with a copy of this document and the notices and re	arer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and equired under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have vices chargeable by bankruptcy petition preparers, I have given the debtor notice of the epting any fee from the debtor, as required in that section.
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
If the bankruptcy petition preparer is not an individual, state the nan responsible person or partner who signs this document.	ne, title (if any), address, and social security number of the officer, principal
Address	
X Signature of Bankruptcy Petition Preparer	Date
Names and Social Security Numbers of all other individuals who preparer is not an individual:	ared or assisted in preparing this document unless the bankruptcy petition
	ed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy

Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are guite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or partner of
	the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

this notice required by § 342(b) of the Bankruptcy Code.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Brian Keith Mull	$_{ m X}$ /s/ Brian Keith Mull A $_{ m I}$	oril 18, 2008
Printed Name(s) of Debtor(s)	Signature of Debtor Date	
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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Bank of America Po Box 17220 Baltimore, MD 21297 Bank of America Po Box 17322 Baltimore, MD 21297 Capital One Po Box 105131 Atlanta, GA 30348

Capital One Po Box 5294

Carol Stream, IL 60197

Chase Po Box 15153 Wilmington, DE 19886 Chase Po Box 15153 Wilmington, DE 19886

Chase Po Box 15292 Wilmington, DE 19886 Citi Card Processing center Des Moines, IA 50363

Discover Po Box 15251 Wilmington, DE 19886

GMAC Financial Services

Tom Robinson

STATEMENT OF SOCIAL SECURITY NUMBER(S) OR INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)

United States Bankruptcy Court Northern District of Illinois

In re	Briar	n Keith Mull	,)
)
		all names including married,maiden, and trade names use in last 8 years.] Debtor) od) Case No
Addres	s <u>388</u>	55 N. Drexel Blvd)
	_Ant	ioch, IL 60002) Chapter
		its of Social Security or Individual Taxpayer in (ITIN) No(s)., (if any):)))
Employ		x Identification (EIN) No(s). (if any))
	e of De		CIAL SECURITY NUMBER(S) er Identification Number(s) (ITIN(s))
(Check i		торнине вох ини, у аррисавле, ргочиле те гециней	ungomunon.)
	√	Debtor has a Social Security Number and it is : 3 (If more than one, state all.)	18-78-6196
		Debtor does not have a Social Security Number b Number (ITIN), and it is:	
		Debtor does not have either a Social Security Nur Number (ITIN).	nber or an Individual Taxpayer Identification
		nt Debtor (Last, First, Middle): ropriate box and, if applicable, provide the required	
		Joint Debtor has a Social Security Number and it (If more than one, state all.)	is :
		Joint Debtor does not have a Social Security Number (ITIN), and it is: (If more than one, state all.)	aber but has an Individual Taxpayer Identification
		Joint Debtor does not have either a Social Security Number (ITIN).	y Number or an Individual Taxpayer Identification
I declare	under	penalty of perjury that the foregoing is true and corn	rect.
	x /s/	/ Brian Keith Mull	April 18, 2008
	Λ , 5	Signature of Debtor	Date
	X		
		Signature of Joint Debtor	Date

B203 12/94

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United States Ba	inkruptcy Cour	t
Northern Dist	rict of Illinois	

Ir	_{a re} Brian Keith Mull	Case No
		Chapter7
D	Debtor(s)	•
	DISCLOSURE OF COMPENS	SATION OF ATTORNEY FOR DEBTOR
an	nd that compensation paid to me within one year bef	016(b), I certify that I am the attorney for the above-named debtor(s) fore the filing of the petition in bankruptcy, or agreed to be paid to me, for services in contemplation of or in connection with the bankruptcy case is as follow s:
Fo	or legal services, I have agreed to accept	\$\$,700.00_
	rior to the filing of this statement I have received	
	alance Due	2.22
. TI	he source of compensation paid to me was:	
	☐ Other (specify	
. T	The source of compensation to be paid to me is:	,
	☑ Debtor ☐ Other (specify	·)
. V	I have not agreed to share the above-disclosed ates of my law firm.	compensation with any other person unless they are members and
	I have agreed to share the above-disclosed com	pensation with a other person or persons who are not members or associates st of the names of the people sharing in the compensation, is attached.
•	., -	to render legal service for all aspects of the bankruptcy case, including:
a	a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, sta	dering advice to the debtor in determining whether to file a petition in bankruptcy;
	By agreement with the debtor(s), the above-disclosed ersary proceedings or contested matters	fee does not include the following services:
nave	asary proceedings of cornested matters	
		CERTIFICATION
	I certify that the foregoing is a complete stater debtor(s) in the bankruptcy proceeding.	ment of any agreement or arrangement for payment to me for representation of th
	April 18, 2008	/s/ David P. Leibowitz
	Date	Signature of Attorney
		Leibowitz Law Center
		Name of law firm

United States Bankruptcy Court

Northern District of Illinois

	btor	Case No.		
De	DIOT	Chapter	7	
		Chapter		
	CRTIFICATION OF COMPLETURSE CONCERNING PERSON		PETITION INSTRUCTIONAL L MANAGEMENT	
this certification. If a j		nust complete an	f(d)(3) applies, or chapter 13 case must fid file a separate certification. Complete	le
I, BRIAN KEITH N	/IULL I Name of Debtor)	the o	lebtor in the above-styled case, hereby	
certify that on	(Date), I con	npleted an instruc	tional course in personal financial manag	emei
provided by No defau	It entries setup. See Setup windo	W.	an approved personal financial	
management provider.	(Name of Provider)			
Certificate No.	(if any) :		·	
_				
I,(Printed Nar	ne of Debtor)		_ the debtor in the above-styled case he	reby
[I,(Printed Nar certify that no personal	ne of Debtor) financial management course is re	quired, because o	the debtor in the above-styled case he f [Check the appropriate box.]:	reby
certify that no personal	financial management course is re	quired, because o	the debtor in the above-styled case he f [Check the appropriate box.]:	reby
certify that no personal Incapacity of	financial management course is re or disability, as defined in 11 U.S.	quired, because of the control of th	the debtor in the above-styled case he f [Check the appropriate box.]:	reby
certify that no personal Incapacity of	financial management course is re	quired, because of the control of th	the debtor in the above-styled case he f [Check the appropriate box.]:	reby
certify that no personal ☐ Incapacity of ☐ Active milit ☐ Residence in	financial management course is re or disability, as defined in 11 U.S. ary duty in a military combat zon a district in which the United Sta al courses are not adequate at this	quired, because of the control of th	the debtor in the above-styled case he f [Check the appropriate box.]: nkruptcy administrator) has determined the additional individuals who would otherw	nat
☐ Incapacity of Active milit ☐ Residence in the approved instruction	financial management course is re or disability, as defined in 11 U.S. ary duty in a military combat zon a district in which the United Sta al courses are not adequate at this	quired, because of the control of th	of [Check the appropriate box.]: In the state of the sta	nat
certify that no personal Incapacity of Active milit Residence in the approved instruction be required to complete	financial management course is report disability, as defined in 11 U.S. ary duty in a military combat zone a district in which the United State al courses are not adequate at this such courses.	quired, because of the control of th	of [Check the appropriate box.]: In the state of the sta	nat
certify that no personal Incapacity of Active milit Residence in the approved instruction be required to complete	financial management course is report disability, as defined in 11 U.S. ary duty in a military combat zone a district in which the United State al courses are not adequate at this such courses.	quired, because of the control of th	of [Check the appropriate box.]: In the state of the sta	nat

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)